

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11015 Michelle F. Allan

Chapter 13

#1.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Michelle F. Allan

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11015 Michelle F. Allan

Chapter 13

#2.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-7-21. 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

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Party Information

Debtor(s):

Michelle F. Allan

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11015 Michelle F. Allan

Chapter 13

#3.00 Motion for relief from stay

WILMINGTON SAVINGS FUND SOCIETY VS DEBTOR

Property: 4315 Roosevelt Court, Chino, CA 91710
[Real Prop] Erin M. McCartney, attorney/movant

FROM: 7-28-21

Docket 27

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

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Meeting ID: 160 124 6859
Password: 764723

Party Information

Debtor(s):

Michelle F. Allan

Represented By
Paul Y Lee

Movant(s):

Wilmington Savings fund Society,

Represented By
Erin M McCartney

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
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Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

CONT... Michelle F. Allan

Chapter 13

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11027 Brian E Scott

Chapter 13

#4.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Brian E Scott

Represented By
Summer M Shaw

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
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Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11027 Brian E Scott

Chapter 13

#5.00 Hrg re status conference regarding confirmation of the chapter 13 plan
FROM: 4-7-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>
Meeting ID: 160 124 6859
Password: 764723

Party Information

Debtor(s):

Brian E Scott

Represented By
Summer M Shaw

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11030 Perry C Robertson

Chapter 13

#6.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Perry C Robertson

Represented By
Summer M Shaw

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11030 Perry C Robertson

Chapter 13

#7.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-7-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Perry C Robertson

Represented By
Summer M Shaw

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11058 George Pirsko and Rachel Pirsko

Chapter 13

#8.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 6

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

The Court thanks the parties for preparing the matter for confirmation. Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order (see below) prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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CONT...

George Pirsko and Rachel Pirsko

Chapter 13

Based on the pleadings filed with the Court, the terms of the proposed confirmation order are set forth below. No written order has been entered yet and, therefore, the following terms are not binding in any manner in this case. Docketing this unsigned hearing sheet does not constitute entry of any order in this case. Instead, if the parties agree on the record at the confirmation hearing with the following terms, the Court intends to enter a separate, signed, written confirmation order with the following terms:

On March 25, 2021, the Court entered a scheduling order [docket #16] ("Order") in this case and the confirmation hearing and a status conference in this case are currently scheduled for September 1, 2021 at 10:00 a.m.

On August 4, 2021, pursuant to paragraph 3(c) of the Order, the chapter 13 trustee ("Trustee") filed a statement [docket #28] ("Statement") with an attached worksheet recommending confirmation of the chapter 13 plan filed by the debtors in this bankruptcy case ("Debtors") on March 2, 2021 [docket #6] ("Plan") on the terms set forth in the Statement and the attached worksheet.

Pursuant to paragraph 3(d) of the Order, counsel for the Debtors then filed a pleading on August 5, 2021 [docket #29] agreeing with the Trustee's terms in the Statement and the worksheet. No objections to confirmation have been filed and the deadline to do so has passed.

The Debtors have not objected to the Court's procedures order [docket #10] ("Procedures Order") and the deadline to do so in paragraph V on page 41 of the Procedures Order has passed. Accordingly, the case is now ready for confirmation.

On September 1, 2021, the Court held the confirmation hearing. Prior to the hearing, the Court prepared this confirmation order based on the Statement and attached worksheet. The Court then posted this form of order as a tentative ruling prior to the confirmation hearing. At the hearing, the Trustee recited on the record the agreed terms of confirmation as set forth in the Statement and this Order. Counsel for the Debtors and the Trustee reviewed this form of order prior to the confirmation hearing and, on the record on September 1, 2021, counsel for the Debtors and the Trustee consented to entry of this form of Order.

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CONT... George Pirsko and Rachel Pirsko

Chapter 13

Therefore, the Court finds that the Plan meets the requirements of 11 U.S.C. § 1325 and, accordingly, the Court hereby ORDERS:

1. The Plan is confirmed as follows. The amount of each monthly payment by the Debtors to the Trustee is as follows:

Starting April 2, 2021, the monthly plan payment is \$619.

Starting May 2, 2021, the monthly plan payment is \$1,280.

Starting September 2, 2021, the monthly plan payment is \$1,167.

The due date for each payment is the 2nd day of each month and the Trustee must receive the payment by that day each month. The duration of the Plan is 60 months. General unsecured claims shall be paid 100% of their allowed claims. The Plan is confirmed as a base plan and the base plan amount is \$69,924. Debtors must pay sufficient funds to pay (1) the base plan amount or (2) the percentage to general unsecured creditors (as well as payment in full of all senior claims), whichever is greater.

2. Confirmation of the Plan is without prejudice to the rights of secured creditors with respect to post-petition defaults by the Debtors.

3. Other provisions:

a. The Debtors shall timely submit statements of income on an annual basis to the Trustee, which income shall be reviewed by the Trustee who may petition the court to increase the monthly plan payment for cause until such time as all allowed unsecured creditors, to the extent they are to be paid during the term of the Plan, are paid 100%. The Trustee may increase the dividend paid allowed unsecured claims until the full amount of the Plan base stated in this paragraph has been paid by the Debtors or the claims have been paid in full without further notice or order from the court.

b. Counsel for Debtors is awarded fees of \$5,000; having previously received \$1,287, counsel is entitled to payment of \$3,713 from the estate at a rate no more than \$371.30 per month commencing forthwith. Using available funds, the Trustee shall make this monthly payment to counsel provided that sufficient funds exist after paying all secured obligations (including, but not limited to, conduit and

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Chapter 13

non-conduit secured obligations) and any other senior priority unsecured claims (such as Trustee's fees, domestic support obligations, etc.).

c. (i) As used in this order, (A) the term "Filed Secured/Priority Debts" means all secured claims and priority unsecured claims for which proofs of claim have already been filed in this case by the holders of the claims and (B) the term "Unfiled Secured/Priority Debts" means all secured and priority unsecured debts which (1) the Debtors provide for under the Plan or by interlineation as set forth in this order and (2) the creditors holding the claims have not yet filed a proof of claim. The terms Filed Secured/Priority Debts and Unfiled Secured/Priority Debts do not include claims of any attorney's fees of counsel for the Debtors. (Those are addressed in the preceding paragraph).

(ii) The Trustee is authorized to immediately start making payments to holders of Filed Secured/Priority Debts and Unfiled Secured/Priority Debts. The Trustee shall pay holders of Filed Secured/Priority Debts in accordance with the terms set forth in the proofs of claims filed by the creditors (not the Plan) unless this order (or any other court order) provides otherwise. The Trustee shall make payments to holders of Unfiled Secured/Priority Debts based on the amounts set forth in the Plan or, if different, in this order and, unless or until the court orders otherwise, the Trustee shall continue to do so even if proofs of claim are never filed by creditors holding Unfiled Secured/Priority Debts. Pursuant to F.R.B.P. Rule 3004, the Debtors are deemed to have filed proofs of claims for Unfiled Secured/Priority Debts in the amounts set forth by the Debtors in the Plan or, if different, by interlineation in this order. However, if the holder of an Unfiled Secured/Priority Debts later files a proof of claim (whether timely or untimely), the amounts owed to that creditor asserted in that proof of claim will control (and supersede the amounts stated by the Debtors in the Plan or in this order) and the Trustee shall pay in accordance with the proof of claim unless and until (A) an objection to the proof of claim is filed and (B) the court enters an order regarding such objection.

d. In addition to the monthly plan payments, all tax refunds (in any

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Chapter 13

amount) received during the term of the Plan are pledged to the Plan and the Debtors shall promptly turn over all such refunds to the Trustee. Debtors shall timely file all tax returns and promptly provide the Trustee with copies.

e. Debtors reserve the right to object to any claim notwithstanding any Plan interlineations. Likewise, notwithstanding any term of the Plan that provides otherwise (if any), the Trustee retains the right and standing to object to claims and nothing in the Plan shall be construed as limiting or altering the right or standing of the Trustee to object to any proof of claim.

4. Additional provisions:

a. As discussed on the record, the Debtors do not seek to avoid, extinguish, bifurcate or otherwise modify any liens in this bankruptcy case and, therefore, any and all provisions in the Plan purporting to avoid, extinguish, bifurcate or otherwise modify any lien are hereby disapproved. Confirmation of the Plan shall not constitute an avoidance, extinguishment, bifurcation or modification of any lien or encumbrance. As discussed in the Procedures Order, the deadline to file motions (or adversary proceedings) to avoid liens including, but not limited to, motions to avoid liens pursuant to 11 U.S.C. § 522(f), has passed and no such motions may be filed in the future in this case. Confirmation of the Plan and the terms of the Plan are based on the absence of any lien avoidance, extinguishment, bifurcation or modification in this case whether by motion, adversary proceeding or otherwise.

b. No claims listed in Class 3B (or any other class) shall be bifurcated.

c. Any provisions in the Plan purporting to create an automatic stay are hereby disapproved. The automatic stay is governed by 11 U.S.C. § 362 and neither the Plan nor this order shall be construed to expand its provisions. If, for example, the automatic stay has already terminated by operation of law (or never existed in this case in the first instance by operation of law), neither the Plan nor this order nor confirmation of the Plan will create an automatic stay.

d. Any and all provisions in the Plan purporting to immediately discharge any debts (in whole or in part) are hereby disapproved. Debts may only be discharged

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CONT... **George Pirsko and Rachel Pirsko**
by further court order.

Chapter 13

e. Pursuant to sections 1328(a)(2) and 523(a)(3), a claim or debt shall not be discharged if the creditor holding the claim or debt did not receive proper and timely notice of the case and the terms of the Plan. The provisions of the Plan and this order are not binding on any creditor or other party who was not properly and timely served with the Plan and the court mandated notice of the date, time and location of the meeting of creditors and confirmation hearing (i.e. F 3015-1.02.NOTICE.341.CNFRM or F 3015-1.02.NOTICE.341.LIEN.MOD.PLAN.CNFRM).

f. The Plan is modified to comply with the requirements of the court's approved plan form.

g. In the event of any differences between the terms of the Plan and this Order, the terms of this Order shall control. This Order supersedes and modifies any contrary or inconsistent terms of the Plan.

h. The Court previously entered the Procedures Order and it continues to apply in this case. Debtors and counsel should review the Procedures Order again and, in particular, the provisions governing post-confirmation matters.

i. The Debtors have checked the box "none" in section IV of the Plan. Therefore, all language in section IV of the Plan after the end of the first full paragraph of section IV of the plan (which ends "or any Plan provision deviating from this form.") is hereby stricken and shall not apply in this case. In particular (but without limitation), all terms in section IV(A), (B), (C) and (D) of the Plan are stricken and shall not apply in this case. As set forth in the Plan, any nonstandard plan provision in the Plan (i.e. a plan provision not otherwise included in the Court's mandatory chapter 13 form, Form F 3015-1.01.CHAPTER13.PLAN, or any plan provision deviating from that form) is ineffective and hereby stricken.

j. If the Plan includes addendum F 3015-1.1.ADDENDUM or any similar addendum, that addendum is hereby disapproved. The F 3015-1.1.ADDENDUM is no longer an approved form in this district. The form was unanimously withdrawn as an approved form by the judges of this district on June 1, 2012.

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George Pirsko and Rachel Pirsko

Chapter 13

k. If Attachment A, B, C or D is attached to the Plan (or any other attachment), that attachment is hereby disapproved and stricken.

l. The last sentence of section II(A) of the Plan is hereby stricken and shall not apply in this case.

5. Direct Payments and Related Matters

a. As discussed on the record, this case does not involve any direct payments by the Debtors to any creditors.

b. The Debtors shall timely (1) pay to the Trustee all payments by each monthly due date, (2) pay all other obligations arising under the Plan or in the case and (3) comply with all provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, local bankruptcy rules, the Procedures Order and this order. Failure to do so may result (depending on the circumstances) in dismissal of the case with or without a bar to re-filing pursuant to 11 U.S.C. § 109(g)(1) (and other applicable law) or denial of discharge.

c. With Court permission, the Bankruptcy Code often permits debtors to sell, abandon or refinance property of the estate during a chapter 13 case or obtain other financing on a secured or unsecured basis. However, court permission in advance is required to do so. Therefore, if the Debtors seek to sell, transfer, give away, abandon or refinance property or obtain any other financing, the Debtors must file an appropriate motion to obtain a court order prior to selling, abandoning, transferring, giving away or refinancing property or obtaining other financing.

d. If the Debtors later seek to convert this case to another chapter or to dismiss this case or to file a motion to modify the Plan in order to suspend, reduce or modify payments under the Plan (such as payments to the Trustee or any other Plan obligations), the Court hereby sets a deadline for doing so. The deadline for seeking to dismiss or convert this case or to file the motion to modify the Plan is twenty-eight days after the due date for the first monthly payment to the Trustee, mortgage payment, lease obligation or other Plan obligation that the Debtors fail to pay timely. In other words, the deadline to seek conversion or dismissal of this case or

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CONT... George Pirsko and Rachel Pirsko Chapter 13

modification of the Plan is twenty-eight days after the first default under the terms of the Plan, the local rules or other applicable law.

Party Information

Debtor(s):

George Pirsko

Represented By
Sundee M Teeple

Joint Debtor(s):

Rachel Pirsko

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11058 George Pirsko and Rachel Pirsko

Chapter 13

#9.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-7-21, 8-23-21

Docket 1

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

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Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

**United States Bankruptcy Court
Central District of California
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Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

CONT... George Pirsko and Rachel Pirsko

Chapter 13

Party Information

Debtor(s):

George Pirsko

Represented By
Sundee M Teeple

Joint Debtor(s):

Rachel Pirsko

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

10:00 AM

6:21-11065 Joseph Robert Carter and Natilee Susanne Carter

Chapter 13

#10.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

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The Court thanks the parties for preparing the matter for confirmation. Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order (see below) prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
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Wednesday, September 1, 2021

Hearing Room

304

10:00 AM

CONT...

Joseph Robert Carter and Natilee Susanne Carter

Chapter 13

Based on the pleadings filed with the Court, the terms of the proposed confirmation order are set forth below. No written order has been entered yet and, therefore, the following terms are not binding in any manner in this case. Docketing this unsigned hearing sheet does not constitute entry of any order in this case. Instead, if the parties agree on the record at the confirmation hearing with the following terms, the Court intends to enter a separate, signed, written confirmation order with the following terms:

On March 25, 2021, the Court entered a scheduling order [docket #20] ("Order") in this case and the confirmation hearing and a status conference in this case are currently scheduled for September 1, 2021 at 10:00 a.m.

On August 4, 2021, pursuant to paragraph 3(c) of the Order, the chapter 13 trustee ("Trustee") filed a statement [docket #33] ("Statement") with an attached worksheet recommending confirmation of the chapter 13 plan filed by the debtors in this bankruptcy case ("Debtors") on March 2, 2021 [docket #2] ("Plan") on the terms set forth in the Statement and the attached worksheet.

Pursuant to paragraph 3(d) of the Order, counsel for the Debtors then filed a pleading on August 6, 2021 [docket #34] agreeing with the Trustee's terms in the Statement and the worksheet. No objections to confirmation have been filed and the deadline to do so has passed.

The Debtors have not objected to the Court's procedures order [docket #10] ("Procedures Order") and the deadline to do so in paragraph V on page 41 of the Procedures Order has passed. Accordingly, the case is now ready for confirmation.

On September 1, 2021, the Court held the confirmation hearing. Prior to the hearing, the Court prepared this confirmation order based on the Statement and attached worksheet. The Court then posted this form of order as a tentative ruling prior to the confirmation hearing. At the hearing, the Trustee recited on the record the agreed terms of confirmation as set forth in the Statement and this Order. Counsel for the Debtors and the Trustee reviewed this form of order prior to the confirmation hearing and, on the record on September 1, 2021, counsel for the Debtors and the Trustee consented to entry of this form of Order.

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CONT...

Joseph Robert Carter and Natilee Susanne Carter

Chapter 13

Therefore, the Court finds that the Plan meets the requirements of 11 U.S.C. § 1325 and, accordingly, the Court hereby ORDERS:

1. The Plan is confirmed as follows. The amount of each monthly payment by the Debtors to the Trustee is \$3,320 commencing on April 2, 2021. The due date for each payment is the 2nd day of each month and the Trustee must receive the payment by that day each month. The duration of the Plan is 60 months. General unsecured claims shall be paid 100% of their allowed claims. The Plan is confirmed as a base plan and the base plan amount is \$199,200. Debtors must pay sufficient funds to pay (1) the base plan amount or (2) the percentage to general unsecured creditors (as well as payment in full of all senior claims), whichever is greater.

2. Confirmation of the Plan is without prejudice to the rights of secured creditors with respect to post-petition defaults by the Debtors.

3. Other provisions:

a. The Debtors shall timely submit statements of income on an annual basis to the Trustee, which income shall be reviewed by the Trustee who may petition the court to increase the monthly plan payment for cause until such time as all allowed unsecured creditors, to the extent they are to be paid during the term of the Plan, are paid 100%. The Trustee may increase the dividend paid allowed unsecured claims until the full amount of the Plan base stated in this paragraph has been paid by the Debtors or the claims have been paid in full without further notice or order from the court.

b. Counsel for Debtors is awarded fees of \$5,000; having previously received \$1,500, counsel is entitled to payment of \$3,500 from the estate at a rate no more than \$350 per month commencing forthwith. Using available funds, the Trustee shall make this monthly payment to counsel provided that sufficient funds exist after paying all secured obligations (including, but not limited to, conduit and non-conduit secured obligations) and any other senior priority unsecured claims (such as Trustee's fees, domestic support obligations, etc.).

c. (i) As used in this order, (A) the term "Filed Secured/Priority

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Debts" means all secured claims and priority unsecured claims for which proofs of claim have already been filed in this case by the holders of the claims and (B) the term "Unfiled Secured/Priority Debts" means all secured and priority unsecured debts which (1) the Debtors provide for under the Plan or by interlineation as set forth in this order and (2) the creditors holding the claims have not yet filed a proof of claim. The terms Filed Secured/Priority Debts and Unfiled Secured/Priority Debts do not include claims of any attorney's fees of counsel for the Debtors. (Those are addressed in the preceding paragraph).

(ii) The Trustee is authorized to immediately start making payments to holders of Filed Secured/Priority Debts and Unfiled Secured/Priority Debts. The Trustee shall pay holders of Filed Secured/Priority Debts in accordance with the terms set forth in the proofs of claims filed by the creditors (not the Plan) unless this order (or any other court order) provides otherwise. The Trustee shall make payments to holders of Unfiled Secured/Priority Debts based on the amounts set forth in the Plan or, if different, in this order and, unless or until the court orders otherwise, the Trustee shall continue to do so even if proofs of claim are never filed by creditors holding Unfiled Secured/Priority Debts. Pursuant to F.R.B.P. Rule 3004, the Debtors are deemed to have filed proofs of claims for Unfiled Secured/Priority Debts in the amounts set forth by the Debtors in the Plan or, if different, by interlineation in this order. However, if the holder of an Unfiled Secured/Priority Debts later files a proof of claim (whether timely or untimely), the amounts owed to that creditor asserted in that proof of claim will control (and supersede the amounts stated by the Debtors in the Plan or in this order) and the Trustee shall pay in accordance with the proof of claim unless and until (A) an objection to the proof of claim is filed and (B) the court enters an order regarding such objection.

d. In addition to the monthly plan payments, all tax refunds (in any amount) received during the term of the Plan are pledged to the Plan and the Debtors shall promptly turn over all such refunds to the Trustee. Debtors shall timely file all tax returns and promptly provide the Trustee with copies.

e. Debtors reserve the right to object to any claim notwithstanding any Plan interlineations. Likewise, notwithstanding any term of the Plan that provides

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otherwise (if any), the Trustee retains the right and standing to object to claims and nothing in the Plan shall be construed as limiting or altering the right or standing of the Trustee to object to any proof of claim.

f. Interlineations:

1. The Trustee shall pay the priority claim of the Internal Revenue Service in the amount of \$10,857.38 at a rate no less than \$180.96 per month for 60 months.
2. The Trustee shall pay the secured claim of Carrington Mortgage in the amount of \$4,227.77 at a rate no less than \$70.46 per month for 60 months.
3. The Trustee shall pay the secured claim of Salal Credit Union in the amount of \$7,162.82 at a rate no less than \$131.91 per month for 60 months with interest at the rate of 4% per annum.
4. The Trustee shall pay the secured claim of Firefighters First Credit Union in the amount of \$143 at a rate no less than \$143 per month for one month.
5. The Trustee shall pay the secured claim of TD Retail Card Services in the amount of \$5,601 at a rate no less than \$103.15 per month for 60 months with interest at the rate of 4% per annum.
6. Debtors shall directly pay student loan creditors and relief from the automatic stay is hereby granted in favor of all such creditors.

4. Additional provisions:

a. As discussed on the record, the Debtors do not seek to avoid, extinguish, bifurcate or otherwise modify any liens in this bankruptcy case and, therefore, any and all provisions in the Plan purporting to avoid, extinguish, bifurcate

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or otherwise modify any lien are hereby disapproved. Confirmation of the Plan shall not constitute an avoidance, extinguishment, bifurcation or modification of any lien or encumbrance. As discussed in the Procedures Order, the deadline to file motions (or adversary proceedings) to avoid liens including, but not limited to, motions to avoid liens pursuant to 11 U.S.C. § 522(f), has passed and no such motions may be filed in the future in this case. Confirmation of the Plan and the terms of the Plan are based on the absence of any lien avoidance, extinguishment, bifurcation or modification in this case whether by motion, adversary proceeding or otherwise.

b. No claims listed in Class 3B (or any other class) shall be bifurcated.

c. Any provisions in the Plan purporting to create an automatic stay are hereby disapproved. The automatic stay is governed by 11 U.S.C. § 362 and neither the Plan nor this order shall be construed to expand its provisions. If, for example, the automatic stay has already terminated by operation of law (or never existed in this case in the first instance by operation of law), neither the Plan nor this order nor confirmation of the Plan will create an automatic stay.

d. Any and all provisions in the Plan purporting to immediately discharge any debts (in whole or in part) are hereby disapproved. Debts may only be discharged by further court order.

e. Pursuant to sections 1328(a)(2) and 523(a)(3), a claim or debt shall not be discharged if the creditor holding the claim or debt did not receive proper and timely notice of the case and the terms of the Plan. The provisions of the Plan and this order are not binding on any creditor or other party who was not properly and timely served with the Plan and the court mandated notice of the date, time and location of the meeting of creditors and confirmation hearing (i.e. F 3015-1.02.NOTICE.341.CNFRM or F 3015-1.02.NOTICE.341.LIEN.MOD.PLAN.CNFRM).

f. The Plan is modified to comply with the requirements of the court's approved plan form.

g. In the event of any differences between the terms of the Plan and this Order, the terms of this Order shall control. This Order supersedes and modifies any

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contrary or inconsistent terms of the Plan.

h. The Court previously entered the Procedures Order and it continues to apply in this case. Debtors and counsel should review the Procedures Order again and, in particular, the provisions governing post-confirmation matters.

i. The Debtors have checked the box "none" in section IV of the Plan. Therefore, all language in section IV of the Plan after the end of the first full paragraph of section IV of the plan (which ends "or any Plan provision deviating from this form.") is hereby stricken and shall not apply in this case. In particular (but without limitation), all terms in section IV(A), (B), (C) and (D) of the Plan are stricken and shall not apply in this case. As set forth in the Plan, any nonstandard plan provision in the Plan (i.e. a plan provision not otherwise included in the Court's mandatory chapter 13 form, Form F 3015-1.01.CHAPTER13.PLAN, or any plan provision deviating from that form) is ineffective and hereby stricken.

j. If the Plan includes addendum F 3015-1.1.ADDENDUM or any similar addendum, that addendum is hereby disapproved. The F 3015-1.1.ADDENDUM is no longer an approved form in this district. The form was unanimously withdrawn as an approved form by the judges of this district on June 1, 2012.

k. If Attachment A, B, C or D is attached to the Plan (or any other attachment), that attachment is hereby disapproved and stricken.

l. The last sentence of section II(A) of the Plan is hereby stricken and shall not apply in this case.

5. Direct Payments and Related Matters

a. As discussed on the record, the Debtors will be responsible for making all of the following payments directly to creditors during the chapter 13 case (collectively, "Direct Payments"):

All payments for the senior mortgage against the residence of the Debtors in the approximate amount of \$4,009.29 per month. (Creditor: Carrington Mortgage).

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All payments for the junior mortgage against the residence of the Debtors in the approximate amount of \$212 per month. (Creditor: Firefighters First Credit Union).

All payments for the solar panels in the approximate amount of \$203 per month. (Creditor: Solar Mosaic).

All payments for the automobile loan for the 2018 Jeep Wrangler in the approximate amount of \$681.91 per month. (Creditor: Alaska USA Federal Credit Union).

All payments for the automobile loan for the 2004 National Seabreeze RV in the approximate amount of \$309.83 per month. (Creditor: Firefighters First Credit Union).

All payments for the automobile loan for the 2020 Ford Fusion in the approximate amount of \$619.86 per month. (Creditor: Ford Motor Credit Union).

b. As used in this order, the term "Direct Payments" means (i) all payments described in the preceding paragraph 5(a) of this order which the Debtors are responsible for paying directly to creditors at any time during this case and (ii) any other payments to be made by or on behalf of the Debtors directly to any creditor during the term of the Plan. Direct Payments are required obligations under the terms of the confirmed Plan for all purposes and, therefore, (among other things) constitute required "payments under the plan" within the meaning of 11 U.S.C. § 1328(a). As discussed in paragraph 5(e) below, Debtors must provide proof that all Direct Payments are paid during the case.

c. With Court permission, the Bankruptcy Code often permits debtors to sell, abandon or refinance property of the estate during a chapter 13 case or obtain other financing on a secured or unsecured basis. However, court permission in advance is required to do so. Therefore, if the Debtors seek to sell, transfer, give away, abandon or refinance property (including, but not limited to, collateral for the obligations which are paid by Direct Payments) or obtain any other financing, the Debtors must file an appropriate motion to obtain a court order prior to selling, abandoning, transferring, giving away or refinancing property or obtaining other financing. Likewise, if in preparing to sell, abandon or refinance property or

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otherwise transfer property or obtaining financing, the Debtors desire to discontinue, suspend or otherwise not timely pay the Direct Payments, the Debtors must file a motion to modify the Plan (to excuse the payments) prior to defaulting in making Direct Payments in order to modify the stream of payments due under the terms of the confirmed Plan and avoid a default under the Plan and section 1328(a).

d. The Debtors shall timely (1) pay to the Trustee all payments by each monthly due date, (2) pay all other obligations arising under the Plan or in the case including, but not limited to, Direct Payments and (3) comply with all provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, local bankruptcy rules, the Procedures Order and this order. Failure to do so may result (depending on the circumstances) in dismissal of the case with or without a bar to re-filing pursuant to 11 U.S.C. § 109(g)(1) (and other applicable law) or denial of discharge.

e. Yearly Reports. Once a year, for any year in which the Debtors were required to make any Direct Payments, the Debtors shall file and serve a cumulative report regarding Direct Payments. The report shall be filed each January. So, for example, if the Debtors are required to make any Direct Payments at any time in 2021, then between January 1, 2022 and January 31, 2022, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2021. Likewise, if the Debtors are required to make any Direct Payments at any time in 2022, then between January 1, 2023 and January 31, 2023, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2022. Thereafter, the Debtors shall continue to file such reports each January covering the entire post-petition period from the petition date to the December 31st preceding the January in which the report is filed until (a) entry of discharge, (b) conversion of this case to another chapter or (c) dismissal of this case. Each report shall include a declaration by the Debtors with a table stating whether and when the Debtors made all Direct Payments. The table in the declaration should include dates of each payment, amounts of each payment and the payee of each payment. Appropriate legible backup documentation should be attached to the declaration which demonstrates all payments were made. Each time the Debtors make Direct Payments they should retain copies of the checks or other instruments used to make the payments in order to attach such backup documentation to the annual declaration. The annual declaration shall be filed with the Court no later than January 31st each year and served on the Trustee by the same date. No annual declaration or other

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pleading is required for any year in which the Debtors were not required to make any Direct Payments.

f. If the Debtors later seek to convert this case to another chapter or to dismiss this case or to file a motion to modify the Plan in order to suspend, reduce or modify payments under the Plan (such as Direct Payments, payments to the Trustee or any other Plan obligations), the Court hereby sets a deadline for doing so. The deadline for seeking to dismiss or convert this case or to file the motion to modify the Plan is twenty-eight days after the due date for the first monthly payment to the Trustee, Direct Payment, mortgage payment, lease obligation or other Plan obligation that the Debtors fail to pay timely. In other words, the deadline to seek conversion or dismissal of this case or modification of the Plan is twenty-eight days after the first default under the terms of the Plan, the local rules or other applicable law.

Party Information

Debtor(s):

Joseph Robert Carter

Represented By
Paul Y Lee

Joint Debtor(s):

Natilee Susanne Carter

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

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6:21-11065 Joseph Robert Carter and Natilee Susanne Carter

Chapter 13

#11.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-7-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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CONT... Joseph Robert Carter and Natilee Susanne Carter

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Party Information

Debtor(s):

Joseph Robert Carter

Represented By
Paul Y Lee

Joint Debtor(s):

Natilee Susanne Carter

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

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6:21-11067 Cirilo Sahagun Blanche, Jr. and Jocelyn Rebong Blanche

Chapter 13

#12.00 Confirmation of Chapter 13 Plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

The Court thanks the parties for preparing the matter for confirmation. Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order (see below) prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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Based on the pleadings filed with the Court, the terms of the proposed confirmation order are set forth below. No written order has been entered yet and, therefore, the following terms are not binding in any manner in this case. Docketing this unsigned hearing sheet does not constitute entry of any order in this case. Instead, if the parties agree on the record at the confirmation hearing with the following terms, the Court intends to enter a separate, signed, written confirmation order with the following terms:

On March 25, 2021, the Court entered a scheduling order [docket #24] ("Order") in this case and the confirmation hearing and a status conference in this case are currently scheduled for September 1, 2021 at 10:00 a.m.

On August 4, 2021, pursuant to paragraph 3(c) of the Order, the chapter 13 trustee ("Trustee") filed a statement [docket #42] ("Statement") with an attached worksheet recommending confirmation of the chapter 13 plan filed by the debtors in this bankruptcy case ("Debtors") on March 2, 2021 [docket #2] ("Plan") on the terms set forth in the Statement and the attached worksheet.

Pursuant to paragraph 3(d) of the Order, counsel for the Debtors then filed a pleading on August 18, 2021 [docket #45] agreeing with the Trustee's terms in the Statement and the worksheet. No objections to confirmation have been filed and the deadline to do so has passed.

The Debtors have not objected to the Court's procedures order [docket #8] ("Procedures Order") and the deadline to do so in paragraph V on page 41 of the Procedures Order has passed. Accordingly, the case is now ready for confirmation.

On September 1, 2021, the Court held the confirmation hearing. Prior to the hearing, the Court prepared this confirmation order based on the Statement and attached worksheet. The Court then posted this form of order as a tentative ruling prior to the confirmation hearing. At the hearing, the Trustee recited on the record the agreed terms of confirmation as set forth in the Statement and this Order. Counsel for the Debtors and the Trustee reviewed this form of order prior to the confirmation hearing and, on the record on September 1, 2021, counsel for the Debtors and the Trustee consented to entry of this form of Order.

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Therefore, the Court finds that the Plan meets the requirements of 11 U.S.C. § 1325 and, accordingly, the Court hereby ORDERS:

1. The Plan is confirmed as follows. The amount of each monthly payment by the Debtors to the Trustee is \$1,077 commencing on April 2, 2021. The due date for each payment is the 2nd day of each month and the Trustee must receive the payment by that day each month. The duration of the Plan is 60 months. General unsecured claims shall be paid 10% of their allowed claims. The Plan is confirmed as a base plan and the base plan amount is \$64,620. Debtors must pay sufficient funds to pay (1) the base plan amount or (2) the percentage to general unsecured creditors (as well as payment in full of all senior claims), whichever is greater.

2. Confirmation of the Plan is without prejudice to the rights of secured creditors with respect to post-petition defaults by the Debtors.

3. Other provisions:

a. The Debtors shall timely submit statements of income on an annual basis to the Trustee, which income shall be reviewed by the Trustee who may petition the court to increase the monthly plan payment for cause until such time as all allowed unsecured creditors, to the extent they are to be paid during the term of the Plan, are paid 100%. The Trustee may increase the dividend paid allowed unsecured claims until the full amount of the Plan base stated in this paragraph has been paid by the Debtors or the claims have been paid in full without further notice or order from the court.

b. Counsel for Debtors is awarded fees of \$5,000; having previously received \$1,000, counsel is entitled to payment of \$4,000 from the estate at a rate no more than \$400 per month commencing forthwith. Using available funds, the Trustee shall make this monthly payment to counsel provided that sufficient funds exist after paying all secured obligations (including, but not limited to, conduit and non-conduit secured obligations) and any other senior priority unsecured claims (such as Trustee's fees, domestic support obligations, etc.).

c. (i) As used in this order, (A) the term "Filed Secured/Priority

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Debts" means all secured claims and priority unsecured claims for which proofs of claim have already been filed in this case by the holders of the claims and (B) the term "Unfiled Secured/Priority Debts" means all secured and priority unsecured debts which (1) the Debtors provide for under the Plan or by interlineation as set forth in this order and (2) the creditors holding the claims have not yet filed a proof of claim. The terms Filed Secured/Priority Debts and Unfiled Secured/Priority Debts do not include claims of any attorney's fees of counsel for the Debtors. (Those are addressed in the preceding paragraph).

(ii) The Trustee is authorized to immediately start making payments to holders of Filed Secured/Priority Debts and Unfiled Secured/Priority Debts. The Trustee shall pay holders of Filed Secured/Priority Debts in accordance with the terms set forth in the proofs of claims filed by the creditors (not the Plan) unless this order (or any other court order) provides otherwise. The Trustee shall make payments to holders of Unfiled Secured/Priority Debts based on the amounts set forth in the Plan or, if different, in this order and, unless or until the court orders otherwise, the Trustee shall continue to do so even if proofs of claim are never filed by creditors holding Unfiled Secured/Priority Debts. Pursuant to F.R.B.P. Rule 3004, the Debtors are deemed to have filed proofs of claims for Unfiled Secured/Priority Debts in the amounts set forth by the Debtors in the Plan or, if different, by interlineation in this order. However, if the holder of an Unfiled Secured/Priority Debts later files a proof of claim (whether timely or untimely), the amounts owed to that creditor asserted in that proof of claim will control (and supersede the amounts stated by the Debtors in the Plan or in this order) and the Trustee shall pay in accordance with the proof of claim unless and until (A) an objection to the proof of claim is filed and (B) the court enters an order regarding such objection.

d. In addition to the monthly plan payments, all tax refunds (in any amount) received during the term of the Plan are pledged to the Plan and the Debtors shall promptly turn over all such refunds to the Trustee. Debtors shall timely file all tax returns and promptly provide the Trustee with copies.

e. Debtors reserve the right to object to any claim notwithstanding any Plan interlineations. Likewise, notwithstanding any term of the Plan that provides otherwise (if any), the Trustee retains the right and standing to object to claims and

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nothing in the Plan shall be construed as limiting or altering the right or standing of the Trustee to object to any proof of claim.

f. Interlineations:

1. The Trustee shall pay the priority claim of the Internal Revenue Service in the amount of \$2,317.66 at a rate no less than \$38.63 per month for 60 months.
2. The Trustee shall pay the secured claim of the Internal Revenue Service in the amount of \$7,410.93 at a rate no less than \$139.85 per month for 60 months with interest at the rate of 5% per annum.
3. The Trustee shall pay the secured claim of Hyundai Capital America in the amount of \$17,300 at a rate no less than \$303.23 per month for 60 months with interest at the rate of 2% per annum.
4. The Trustee shall pay the secured claim of Select Portfolio Servicing in the amount of \$2,844.81 at a rate no less than \$47.41 per month for 60 months.

4. Additional provisions:

a. As discussed on the record, the Debtors do not seek to avoid, extinguish, bifurcate or otherwise modify any liens in this bankruptcy case and, therefore, any and all provisions in the Plan purporting to avoid, extinguish, bifurcate or otherwise modify any lien are hereby disapproved. Confirmation of the Plan shall not constitute an avoidance, extinguishment, bifurcation or modification of any lien or encumbrance. As discussed in the Procedures Order, the deadline to file motions (or adversary proceedings) to avoid liens including, but not limited to, motions to avoid liens pursuant to 11 U.S.C. § 522(f), has passed and no such motions may be filed in the future in this case. Confirmation of the Plan and the terms of the Plan are based on the absence of any lien avoidance, extinguishment, bifurcation or modification in

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this case whether by motion, adversary proceeding or otherwise.

b. No claims listed in Class 3B (or any other class) shall be bifurcated.

c. Any provisions in the Plan purporting to create an automatic stay are hereby disapproved. The automatic stay is governed by 11 U.S.C. § 362 and neither the Plan nor this order shall be construed to expand its provisions. If, for example, the automatic stay has already terminated by operation of law (or never existed in this case in the first instance by operation of law), neither the Plan nor this order nor confirmation of the Plan will create an automatic stay.

d. Any and all provisions in the Plan purporting to immediately discharge any debts (in whole or in part) are hereby disapproved. Debts may only be discharged by further court order.

e. Pursuant to sections 1328(a)(2) and 523(a)(3), a claim or debt shall not be discharged if the creditor holding the claim or debt did not receive proper and timely notice of the case and the terms of the Plan. The provisions of the Plan and this order are not binding on any creditor or other party who was not properly and timely served with the Plan and the court mandated notice of the date, time and location of the meeting of creditors and confirmation hearing (i.e. F 3015-1.02.NOTICE.341.CNFRM or F 3015-1.02.NOTICE.341.LIEN.MOD.PLAN.CNFRM).

f. The Plan is modified to comply with the requirements of the court's approved plan form.

g. In the event of any differences between the terms of the Plan and this Order, the terms of this Order shall control. This Order supersedes and modifies any contrary or inconsistent terms of the Plan.

h. The Court previously entered the Procedures Order and it continues to apply in this case. Debtors and counsel should review the Procedures Order again and, in particular, the provisions governing post-confirmation matters.

i. The Debtors have checked the box "none" in section IV of the Plan. Therefore, all language in section IV of the Plan after the end of the first full

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paragraph of section IV of the plan (which ends "or any Plan provision deviating from this form.") is hereby stricken and shall not apply in this case. In particular (but without limitation), all terms in section IV(A), (B), (C) and (D) of the Plan are stricken and shall not apply in this case. As set forth in the Plan, any nonstandard plan provision in the Plan (i.e. a plan provision not otherwise included in the Court's mandatory chapter 13 form, Form F 3015-1.01.CHAPTER13.PLAN, or any plan provision deviating from that form) is ineffective and hereby stricken.

j. If the Plan includes addendum F 3015-1.1.ADDENDUM or any similar addendum, that addendum is hereby disapproved. The F 3015-1.1.ADDENDUM is no longer an approved form in this district. The form was unanimously withdrawn as an approved form by the judges of this district on June 1, 2012.

k. If Attachment A, B, C or D is attached to the Plan (or any other attachment), that attachment is hereby disapproved and stricken.

l. The last sentence of section II(A) of the Plan is hereby stricken and shall not apply in this case.

5. Direct Payments and Related Matters

a. As discussed on the record, the Debtors will be responsible for making all of the following payments directly to creditors during the chapter 13 case (collectively, "Direct Payments"):

All payments for the senior mortgage against the residence of the Debtors in the approximate amount of \$2,248.99 per month. (Creditor: Select Portfolio Servicing).

All payments for the homeowners association for the residence of the Debtors in the approximate amount of \$80 per month. (Creditor: Imagine At Chase Ranch).

b. As used in this order, the term "Direct Payments" means (i) all payments described in the preceding paragraph 5(a) of this order which the Debtors are responsible for paying directly to creditors at any time during this case and (ii) any other payments to be made by or on behalf of the Debtors directly to any creditor

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CONT... Cirilo Sahagun Blanche, Jr. and Jocelyn Rebong Blanche Chapter 13

during the term of the Plan. Direct Payments are required obligations under the terms of the confirmed Plan for all purposes and, therefore, (among other things) constitute required "payments under the plan" within the meaning of 11 U.S.C. § 1328(a). As discussed in paragraph 5(e) below, Debtors must provide proof that all Direct Payments are paid during the case.

c. With Court permission, the Bankruptcy Code often permits debtors to sell, abandon or refinance property of the estate during a chapter 13 case or obtain other financing on a secured or unsecured basis. However, court permission in advance is required to do so. Therefore, if the Debtors seek to sell, transfer, give away, abandon or refinance property (including, but not limited to, collateral for the obligations which are paid by Direct Payments) or obtain any other financing, the Debtors must file an appropriate motion to obtain a court order prior to selling, abandoning, transferring, giving away or refinancing property or obtaining other financing. Likewise, if in preparing to sell, abandon or refinance property or otherwise transfer property or obtaining financing, the Debtors desire to discontinue, suspend or otherwise not timely pay the Direct Payments, the Debtors must file a motion to modify the Plan (to excuse the payments) prior to defaulting in making Direct Payments in order to modify the stream of payments due under the terms of the confirmed Plan and avoid a default under the Plan and section 1328(a).

d. The Debtors shall timely (1) pay to the Trustee all payments by each monthly due date, (2) pay all other obligations arising under the Plan or in the case including, but not limited to, Direct Payments and (3) comply with all provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, local bankruptcy rules, the Procedures Order and this order. Failure to do so may result (depending on the circumstances) in dismissal of the case with or without a bar to re-filing pursuant to 11 U.S.C. § 109(g)(1) (and other applicable law) or denial of discharge.

e. Yearly Reports. Once a year, for any year in which the Debtors were required to make any Direct Payments, the Debtors shall file and serve a cumulative report regarding Direct Payments. The report shall be filed each January. So, for example, if the Debtors are required to make any Direct Payments at any time in 2021, then between January 1, 2022 and January 31, 2022, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2021. Likewise, if the Debtors are required to make any Direct Payments at any time in 2022, then between January 1, 2023 and

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January 31, 2023, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2022. Thereafter, the Debtors shall continue to file such reports each January covering the entire post-petition period from the petition date to the December 31st preceding the January in which the report is filed until (a) entry of discharge, (b) conversion of this case to another chapter or (c) dismissal of this case. Each report shall include a declaration by the Debtors with a table stating whether and when the Debtors made all Direct Payments. The table in the declaration should include dates of each payment, amounts of each payment and the payee of each payment. Appropriate legible backup documentation should be attached to the declaration which demonstrates all payments were made. Each time the Debtors make Direct Payments they should retain copies of the checks or other instruments used to make the payments in order to attach such backup documentation to the annual declaration. The annual declaration shall be filed with the Court no later than January 31st each year and served on the Trustee by the same date. No annual declaration or other pleading is required for any year in which the Debtors were not required to make any Direct Payments.

f. If the Debtors later seek to convert this case to another chapter or to dismiss this case or to file a motion to modify the Plan in order to suspend, reduce or modify payments under the Plan (such as Direct Payments, payments to the Trustee or any other Plan obligations), the Court hereby sets a deadline for doing so. The deadline for seeking to dismiss or convert this case or to file the motion to modify the Plan is twenty-eight days after the due date for the first monthly payment to the Trustee, Direct Payment, mortgage payment, lease obligation or other Plan obligation that the Debtors fail to pay timely. In other words, the deadline to seek conversion or dismissal of this case or modification of the Plan is twenty-eight days after the first default under the terms of the Plan, the local rules or other applicable law.

Party Information

Debtor(s):

Cirilo Sahagun Blanche Jr.

Represented By
Michael E Clark

Joint Debtor(s):

Jocelyn Rebong Blanche

Represented By

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**CONT... Cirilo Sahagun Blanche, Jr. and Jocelyn Rebong Blanche
Michael E Clark**

Chapter 13

Trustee(s):

Rod Danielson (TR)

Pro Se

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10:00 AM

6:21-11067 Cirilo Sahagun Blanche, Jr. and Jocelyn Rebong Blanche

Chapter 13

#13.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-7-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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CONT... Cirilo Sahagun Blanche, Jr. and Jocelyn Rebong Blanche Chapter 13

Party Information

Debtor(s):

Cirilo Sahagun Blanche Jr.

Represented By
Michael E Clark

Joint Debtor(s):

Jocelyn Rebong Blanche

Represented By
Michael E Clark

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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11:00 AM

6:21-11184 Pascual Liera, Jr.

Chapter 13

#14.00 Confirmation of Chapter 13 Plan

FROM: 5-5-21, 8-23-21

Docket 2

***** VACATED *** REASON: CASE DISMISSED 8-20-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Pascual Liera Jr.

Represented By
Daniel King

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
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Hearing Room 304

11:00 AM

6:21-11184 Pascual Liera, Jr.

Chapter 13

#15.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-21-21, 8-23-21

Docket 2

***** VACATED *** REASON: CASE DISMISSED 8-20-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Pascual Liera Jr.

Represented By
Daniel King

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

6:21-11189 Daniel Allen West and Yokarine West

Chapter 13

#16.00 Confirmation of Chapter 13 Plan

FROM: 5-5-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

The Court thanks the parties for preparing the matter for confirmation. Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order (see below) prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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Based on the pleadings filed with the Court, the terms of the proposed confirmation order are set forth below. No written order has been entered yet and, therefore, the following terms are not binding in any manner in this case. Docketing this unsigned hearing sheet does not constitute entry of any order in this case. Instead, if the parties agree on the record at the confirmation hearing with the following terms, the Court intends to enter a separate, signed, written confirmation order with the following terms:

On March 25, 2021, the Court entered a scheduling order [docket #23] ("Order") in this case and the confirmation hearing and a status conference in this case are currently scheduled for September 1, 2021 at 11:00 a.m.

On August 4, 2021, pursuant to paragraph 3(c) of the Order, the chapter 13 trustee ("Trustee") filed a statement [docket #43] ("Statement") with an attached worksheet recommending confirmation of the chapter 13 plan filed by the debtors in this bankruptcy case ("Debtors") on March 8, 2021 [docket #2] ("Plan") on the terms set forth in the Statement and the attached worksheet.

Pursuant to paragraph 3(d) of the Order, counsel for the Debtors then filed a pleading on August 6, 2021 [docket #44] agreeing with the Trustee's terms in the Statement and the worksheet. No objections to confirmation have been filed and the deadline to do so has passed.

The Debtors have not objected to the Court's procedures order [docket #9] ("Procedures Order") and the deadline to do so in paragraph V on page 41 of the Procedures Order has passed. Accordingly, the case is now ready for confirmation.

On September 1, 2021, the Court held the confirmation hearing. Prior to the hearing, the Court prepared this confirmation order based on the Statement and attached worksheet. The Court then posted this form of order as a tentative ruling prior to the confirmation hearing. At the hearing, the Trustee recited on the record the agreed terms of confirmation as set forth in the Statement and this Order. Counsel for the Debtors and the Trustee reviewed this form of order prior to the confirmation hearing and, on the record on September 1, 2021, counsel for the Debtors and the Trustee consented to entry of this form of Order.

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Therefore, the Court finds that the Plan meets the requirements of 11 U.S.C. § 1325 and, accordingly, the Court hereby ORDERS:

1. The Plan is confirmed as follows. The amount of each monthly payment by the Debtors to the Trustee is \$3,597 commencing on April 8, 2021. The due date for each payment is the 8th day of each month and the Trustee must receive the payment by that day each month. The duration of the Plan is 60 months. General unsecured claims shall be paid 100% of their allowed claims. The Plan is confirmed as a base plan and the base plan amount is \$215,820. Debtors must pay sufficient funds to pay (1) the base plan amount or (2) the percentage to general unsecured creditors (as well as payment in full of all senior claims), whichever is greater.

2. Confirmation of the Plan is without prejudice to the rights of secured creditors with respect to post-petition defaults by the Debtors.

3. Other provisions:

a. The Debtors shall timely submit statements of income on an annual basis to the Trustee, which income shall be reviewed by the Trustee who may petition the court to increase the monthly plan payment for cause until such time as all allowed unsecured creditors, to the extent they are to be paid during the term of the Plan, are paid 100%. The Trustee may increase the dividend paid allowed unsecured claims until the full amount of the Plan base stated in this paragraph has been paid by the Debtors or the claims have been paid in full without further notice or order from the court.

b. Counsel for Debtors is awarded fees of \$1,500; having previously received \$1,500, counsel is entitled to payment of \$0 from the estate.

c. (i) As used in this order, (A) the term "Filed Secured/Priority Debts" means all secured claims and priority unsecured claims for which proofs of claim have already been filed in this case by the holders of the claims and (B) the term "Unfiled Secured/Priority Debts" means all secured and priority unsecured debts which (1) the Debtors provide for under the Plan or by interlineation as set forth in this order and (2) the creditors holding the

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claims have not yet filed a proof of claim. The terms Filed Secured/Priority Debts and Unfiled Secured/Priority Debts do not include claims of any attorney's fees of counsel for the Debtors. (Those are addressed in the preceding paragraph).

(ii) The Trustee is authorized to immediately start making payments to holders of Filed Secured/Priority Debts and Unfiled Secured/Priority Debts. The Trustee shall pay holders of Filed Secured/Priority Debts in accordance with the terms set forth in the proofs of claims filed by the creditors (not the Plan) unless this order (or any other court order) provides otherwise. The Trustee shall make payments to holders of Unfiled Secured/Priority Debts based on the amounts set forth in the Plan or, if different, in this order and, unless or until the court orders otherwise, the Trustee shall continue to do so even if proofs of claim are never filed by creditors holding Unfiled Secured/Priority Debts. Pursuant to F.R.B.P. Rule 3004, the Debtors are deemed to have filed proofs of claims for Unfiled Secured/Priority Debts in the amounts set forth by the Debtors in the Plan or, if different, by interlineation in this order. However, if the holder of an Unfiled Secured/Priority Debts later files a proof of claim (whether timely or untimely), the amounts owed to that creditor asserted in that proof of claim will control (and supersede the amounts stated by the Debtors in the Plan or in this order) and the Trustee shall pay in accordance with the proof of claim unless and until (A) an objection to the proof of claim is filed and (B) the court enters an order regarding such objection.

d. In addition to the monthly plan payments, all tax refunds (in any amount) received during the term of the Plan are pledged to the Plan and the Debtors shall promptly turn over all such refunds to the Trustee. Debtors shall timely file all tax returns and promptly provide the Trustee with copies.

e. Debtors reserve the right to object to any claim notwithstanding any Plan interlineations. Likewise, notwithstanding any term of the Plan that provides otherwise (if any), the Trustee retains the right and standing to object to claims and nothing in the Plan shall be construed as limiting or altering the right or standing of the Trustee to object to any proof of claim.

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f. Interlineations:

1. The Trustee shall pay the secured claim of Mercedes-Benz Financial Services in the amount of \$16,245.96 at a rate no less than \$291.85 per month for 60 months with interest at the rate of 2.99% per annum.
2. The Trustee shall pay the secured claim of US Bank in the amount of \$37,146.38 at a rate no less than \$688.81 per month for 60 months with interest at the rate of 4.28% per annum.
3. The Trustee shall pay the secured claim of Planet Home Lending in the amount of \$1,010.63 at a rate no less than \$16.84 per month for 60 months.
4. The Schedule C exemption regarding 704.220 is hereby stricken.
5. Debtors must pay 100% to the unsecured creditors regardless of any change in employment status. Any future social security income is pledged to the Plan.

4. Additional provisions:

a. As discussed on the record, the Debtors do not seek to avoid, extinguish, bifurcate or otherwise modify any liens in this bankruptcy case and, therefore, any and all provisions in the Plan purporting to avoid, extinguish, bifurcate or otherwise modify any lien are hereby disapproved. Confirmation of the Plan shall not constitute an avoidance, extinguishment, bifurcation or modification of any lien or encumbrance. As discussed in the Procedures Order, the deadline to file motions (or adversary proceedings) to avoid liens including, but not limited to, motions to avoid liens pursuant to 11 U.S.C. § 522(f), has passed and no such motions may be filed in the future in this case. Confirmation of the Plan and the terms of the Plan are based on the absence of any lien avoidance, extinguishment, bifurcation or modification in

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this case whether by motion, adversary proceeding or otherwise.

b. No claims listed in Class 3B (or any other class) shall be bifurcated.

c. Any provisions in the Plan purporting to create an automatic stay are hereby disapproved. The automatic stay is governed by 11 U.S.C. § 362 and neither the Plan nor this order shall be construed to expand its provisions. If, for example, the automatic stay has already terminated by operation of law (or never existed in this case in the first instance by operation of law), neither the Plan nor this order nor confirmation of the Plan will create an automatic stay.

d. Any and all provisions in the Plan purporting to immediately discharge any debts (in whole or in part) are hereby disapproved. Debts may only be discharged by further court order.

e. Pursuant to sections 1328(a)(2) and 523(a)(3), a claim or debt shall not be discharged if the creditor holding the claim or debt did not receive proper and timely notice of the case and the terms of the Plan. The provisions of the Plan and this order are not binding on any creditor or other party who was not properly and timely served with the Plan and the court mandated notice of the date, time and location of the meeting of creditors and confirmation hearing (i.e. F 3015-1.02.NOTICE.341.CNFRM or F 3015-1.02.NOTICE.341.LIEN.MOD.PLAN.CNFRM).

f. The Plan is modified to comply with the requirements of the court's approved plan form.

g. In the event of any differences between the terms of the Plan and this Order, the terms of this Order shall control. This Order supersedes and modifies any contrary or inconsistent terms of the Plan.

h. The Court previously entered the Procedures Order and it continues to apply in this case. Debtors and counsel should review the Procedures Order again and, in particular, the provisions governing post-confirmation matters.

i. The Debtors have checked the box "none" in section IV of the Plan. Therefore, all language in section IV of the Plan after the end of the first full

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Chapter 13

paragraph of section IV of the plan (which ends "or any Plan provision deviating from this form.") is hereby stricken and shall not apply in this case. In particular (but without limitation), all terms in section IV(A), (B), (C) and (D) of the Plan are stricken and shall not apply in this case. As set forth in the Plan, any nonstandard plan provision in the Plan (i.e. a plan provision not otherwise included in the Court's mandatory chapter 13 form, Form F 3015-1.01.CHAPTER13.PLAN, or any plan provision deviating from that form) is ineffective and hereby stricken.

j. If the Plan includes addendum F 3015-1.1.ADDENDUM or any similar addendum, that addendum is hereby disapproved. The F 3015-1.1.ADDENDUM is no longer an approved form in this district. The form was unanimously withdrawn as an approved form by the judges of this district on June 1, 2012.

k. If Attachment A, B, C or D is attached to the Plan (or any other attachment), that attachment is hereby disapproved and stricken.

l. The last sentence of section II(A) of the Plan is hereby stricken and shall not apply in this case.

5. Direct Payments and Related Matters

a. As discussed on the record, the Debtors will be responsible for making all of the following payments directly to creditors during the chapter 13 case (collectively, "Direct Payments"):

All payments for the senior mortgage against the residence of the Debtors in the approximate amount of \$3,339.27 per month. (Creditor: Planet Home Lending).

b. As used in this order, the term "Direct Payments" means (i) all payments described in the preceding paragraph 5(a) of this order which the Debtors are responsible for paying directly to creditors at any time during this case and (ii) any other payments to be made by or on behalf of the Debtors directly to any creditor during the term of the Plan. Direct Payments are required obligations under the terms of the confirmed Plan for all purposes and, therefore, (among other things) constitute required "payments under the plan" within the meaning of 11 U.S.C. § 1328(a). As

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Chapter 13

discussed in paragraph 5(e) below, Debtors must provide proof that all Direct Payments are paid during the case.

c. With Court permission, the Bankruptcy Code often permits debtors to sell, abandon or refinance property of the estate during a chapter 13 case or obtain other financing on a secured or unsecured basis. However, court permission in advance is required to do so. Therefore, if the Debtors seek to sell, transfer, give away, abandon or refinance property (including, but not limited to, collateral for the obligations which are paid by Direct Payments) or obtain any other financing, the Debtors must file an appropriate motion to obtain a court order prior to selling, abandoning, transferring, giving away or refinancing property or obtaining other financing. Likewise, if in preparing to sell, abandon or refinance property or otherwise transfer property or obtaining financing, the Debtors desire to discontinue, suspend or otherwise not timely pay the Direct Payments, the Debtors must file a motion to modify the Plan (to excuse the payments) prior to defaulting in making Direct Payments in order to modify the stream of payments due under the terms of the confirmed Plan and avoid a default under the Plan and section 1328(a).

d. The Debtors shall timely (1) pay to the Trustee all payments by each monthly due date, (2) pay all other obligations arising under the Plan or in the case including, but not limited to, Direct Payments and (3) comply with all provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, local bankruptcy rules, the Procedures Order and this order. Failure to do so may result (depending on the circumstances) in dismissal of the case with or without a bar to re-filing pursuant to 11 U.S.C. § 109(g)(1) (and other applicable law) or denial of discharge.

e. Yearly Reports. Once a year, for any year in which the Debtors were required to make any Direct Payments, the Debtors shall file and serve a cumulative report regarding Direct Payments. The report shall be filed each January. So, for example, if the Debtors are required to make any Direct Payments at any time in 2021, then between January 1, 2022 and January 31, 2022, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2021. Likewise, if the Debtors are required to make any Direct Payments at any time in 2022, then between January 1, 2023 and January 31, 2023, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2022. Thereafter, the Debtors shall continue to file such reports each January

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Chapter 13

covering the entire post-petition period from the petition date to the December 31st preceding the January in which the report is filed until (a) entry of discharge, (b) conversion of this case to another chapter or (c) dismissal of this case. Each report shall include a declaration by the Debtors with a table stating whether and when the Debtors made all Direct Payments. The table in the declaration should include dates of each payment, amounts of each payment and the payee of each payment. Appropriate legible backup documentation should be attached to the declaration which demonstrates all payments were made. Each time the Debtors make Direct Payments they should retain copies of the checks or other instruments used to make the payments in order to attach such backup documentation to the annual declaration. The annual declaration shall be filed with the Court no later than January 31st each year and served on the Trustee by the same date. No annual declaration or other pleading is required for any year in which the Debtors were not required to make any Direct Payments.

f. If the Debtors later seek to convert this case to another chapter or to dismiss this case or to file a motion to modify the Plan in order to suspend, reduce or modify payments under the Plan (such as Direct Payments, payments to the Trustee or any other Plan obligations), the Court hereby sets a deadline for doing so. The deadline for seeking to dismiss or convert this case or to file the motion to modify the Plan is twenty-eight days after the due date for the first monthly payment to the Trustee, Direct Payment, mortgage payment, lease obligation or other Plan obligation that the Debtors fail to pay timely. In other words, the deadline to seek conversion or dismissal of this case or modification of the Plan is twenty-eight days after the first default under the terms of the Plan, the local rules or other applicable law.

Party Information

Debtor(s):

Daniel Allen West

Represented By
Rabin J Pournazarian

Joint Debtor(s):

Yokarine West

Represented By
Rabin J Pournazarian

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CONT... Daniel Allen West and Yokarine West

Chapter 13

Trustee(s):

Rod Danielson (TR)

Pro Se

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6:21-11189 Daniel Allen West and Yokarine West

Chapter 13

#17.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-21-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

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Meeting ID: 160 124 6859

Password: 764723

Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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11:00 AM

CONT... Daniel Allen West and Yokarine West

Chapter 13

Party Information

Debtor(s):

Daniel Allen West

Represented By
Rabin J Pournazarian

Joint Debtor(s):

Yokarine West

Represented By
Rabin J Pournazarian

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

6:21-11210 Kevin Hargrove

Chapter 13

#18.00 Confirmation of Chapter 13 Plan

FROM: 5-5-21, 8-23-21

Docket 6

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

The Court thanks the parties for preparing the matter for confirmation. Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order (see below) prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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Kevin Hargrove

Chapter 13

Based on the pleadings filed with the Court, the terms of the proposed confirmation order are set forth below. No written order has been entered yet and, therefore, the following terms are not binding in any manner in this case. Docketing this unsigned hearing sheet does not constitute entry of any order in this case. Instead, if the parties agree on the record at the confirmation hearing with the following terms, the Court intends to enter a separate, signed, written confirmation order with the following terms:

On March 25, 2021, the Court entered a scheduling order [docket #16] ("Order") in this case and the confirmation hearing and a status conference in this case are currently scheduled for September 1, 2021 at 11:00 a.m.

On August 4, 2021, pursuant to paragraph 3(c) of the Order, the chapter 13 trustee ("Trustee") filed a statement [docket #28] ("Statement") with an attached worksheet recommending confirmation of the chapter 13 plan filed by the debtors in this bankruptcy case ("Debtors") on March 9, 2021 [docket #6] ("Plan") on the terms set forth in the Statement and the attached worksheet.

Pursuant to paragraph 3(d) of the Order, counsel for the Debtors then filed a pleading on August 5, 2021 [docket #29] agreeing with the Trustee's terms in the Statement and the worksheet. No objections to confirmation have been filed and the deadline to do so has passed.

The Debtors have not objected to the Court's procedures order [docket #9] ("Procedures Order") and the deadline to do so in paragraph V on page 41 of the Procedures Order has passed. Accordingly, the case is now ready for confirmation.

On September 1, 2021, the Court held the confirmation hearing. Prior to the hearing, the Court prepared this confirmation order based on the Statement and attached worksheet. The Court then posted this form of order as a tentative ruling prior to the confirmation hearing. At the hearing, the Trustee recited on the record the agreed terms of confirmation as set forth in the Statement and this Order. Counsel for the Debtors and the Trustee reviewed this form of order prior to the confirmation hearing and, on the record on September 1, 2021, counsel for the Debtors and the Trustee consented to entry of this form of Order.

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Kevin Hargrove

Chapter 13

Therefore, the Court finds that the Plan meets the requirements of 11 U.S.C. § 1325 and, accordingly, the Court hereby ORDERS:

1. The Plan is confirmed as follows. The amount of each monthly payment by the Debtors to the Trustee is as follows:

Starting April 9, 2021, the monthly plan payment is \$890.

Starting June 9, 2021, the monthly plan payment is \$42,220.

Starting July 9, 2021, the monthly plan payment is \$890.

The due date for each payment is the 9th day of each month and the Trustee must receive the payment by that day each month. The duration of the Plan is 47 months. General unsecured claims shall be paid 100% of their allowed claims. The Plan is confirmed as a base plan and the base plan amount is \$83,160. Debtors must pay sufficient funds to pay (1) the base plan amount or (2) the percentage to general unsecured creditors (as well as payment in full of all senior claims), whichever is greater.

2. Confirmation of the Plan is without prejudice to the rights of secured creditors with respect to post-petition defaults by the Debtors.

3. Other provisions:

a. The Debtors shall timely submit statements of income on an annual basis to the Trustee, which income shall be reviewed by the Trustee who may petition the court to increase the monthly plan payment for cause until such time as all allowed unsecured creditors, to the extent they are to be paid during the term of the Plan, are paid 100%. The Trustee may increase the dividend paid allowed unsecured claims until the full amount of the Plan base stated in this paragraph has been paid by the Debtors or the claims have been paid in full without further notice or order from the court.

b. Counsel for Debtors is awarded fees of \$5,000; having previously received \$1,472, counsel is entitled to payment of \$3,528 from the estate at a rate no more than \$352.80 per month commencing forthwith. Using available funds, the Trustee shall make this monthly payment to counsel provided that sufficient funds exist after paying all secured obligations (including, but not limited to, conduit and

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non-conduit secured obligations) and any other senior priority unsecured claims (such as Trustee's fees, domestic support obligations, etc.).

c. (i) As used in this order, (A) the term "Filed Secured/Priority Debts" means all secured claims and priority unsecured claims for which proofs of claim have already been filed in this case by the holders of the claims and (B) the term "Unfiled Secured/Priority Debts" means all secured and priority unsecured debts which (1) the Debtors provide for under the Plan or by interlineation as set forth in this order and (2) the creditors holding the claims have not yet filed a proof of claim. The terms Filed Secured/Priority Debts and Unfiled Secured/Priority Debts do not include claims of any attorney's fees of counsel for the Debtors. (Those are addressed in the preceding paragraph).

(ii) The Trustee is authorized to immediately start making payments to holders of Filed Secured/Priority Debts and Unfiled Secured/Priority Debts. The Trustee shall pay holders of Filed Secured/Priority Debts in accordance with the terms set forth in the proofs of claims filed by the creditors (not the Plan) unless this order (or any other court order) provides otherwise. The Trustee shall make payments to holders of Unfiled Secured/Priority Debts based on the amounts set forth in the Plan or, if different, in this order and, unless or until the court orders otherwise, the Trustee shall continue to do so even if proofs of claim are never filed by creditors holding Unfiled Secured/Priority Debts. Pursuant to F.R.B.P. Rule 3004, the Debtors are deemed to have filed proofs of claims for Unfiled Secured/Priority Debts in the amounts set forth by the Debtors in the Plan or, if different, by interlineation in this order. However, if the holder of an Unfiled Secured/Priority Debts later files a proof of claim (whether timely or untimely), the amounts owed to that creditor asserted in that proof of claim will control (and supersede the amounts stated by the Debtors in the Plan or in this order) and the Trustee shall pay in accordance with the proof of claim unless and until (A) an objection to the proof of claim is filed and (B) the court enters an order regarding such objection.

d. In addition to the monthly plan payments, all tax refunds (in any

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amount) received during the term of the Plan are pledged to the Plan and the Debtors shall promptly turn over all such refunds to the Trustee. Debtors shall timely file all tax returns and promptly provide the Trustee with copies.

e. Debtors reserve the right to object to any claim notwithstanding any Plan interlineations. Likewise, notwithstanding any term of the Plan that provides otherwise (if any), the Trustee retains the right and standing to object to claims and nothing in the Plan shall be construed as limiting or altering the right or standing of the Trustee to object to any proof of claim.

f. Interlineations:

1. The Trustee shall pay the secured claim of OneMain Financial in the amount of \$19,066.31 at a rate no less than \$518.22 per month for 38 months with interest at the rate of 2% per annum.
2. Debtors shall directly pay student loan creditors and relief from the automatic stay is hereby granted in favor of all such creditors.

4. Additional provisions:

a. As discussed on the record, the Debtors do not seek to avoid, extinguish, bifurcate or otherwise modify any liens in this bankruptcy case and, therefore, any and all provisions in the Plan purporting to avoid, extinguish, bifurcate or otherwise modify any lien are hereby disapproved. Confirmation of the Plan shall not constitute an avoidance, extinguishment, bifurcation or modification of any lien or encumbrance. As discussed in the Procedures Order, the deadline to file motions (or adversary proceedings) to avoid liens including, but not limited to, motions to avoid liens pursuant to 11 U.S.C. § 522(f), has passed and no such motions may be filed in the future in this case. Confirmation of the Plan and the terms of the Plan are based on the absence of any lien avoidance, extinguishment, bifurcation or modification in this case whether by motion, adversary proceeding or otherwise.

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b. No claims listed in Class 3B (or any other class) shall be bifurcated.

c. Any provisions in the Plan purporting to create an automatic stay are hereby disapproved. The automatic stay is governed by 11 U.S.C. § 362 and neither the Plan nor this order shall be construed to expand its provisions. If, for example, the automatic stay has already terminated by operation of law (or never existed in this case in the first instance by operation of law), neither the Plan nor this order nor confirmation of the Plan will create an automatic stay.

d. Any and all provisions in the Plan purporting to immediately discharge any debts (in whole or in part) are hereby disapproved. Debts may only be discharged by further court order.

e. Pursuant to sections 1328(a)(2) and 523(a)(3), a claim or debt shall not be discharged if the creditor holding the claim or debt did not receive proper and timely notice of the case and the terms of the Plan. The provisions of the Plan and this order are not binding on any creditor or other party who was not properly and timely served with the Plan and the court mandated notice of the date, time and location of the meeting of creditors and confirmation hearing (i.e. F 3015-1.02.NOTICE.341.CNFRM or F 3015-1.02.NOTICE.341.LIEN.MOD.PLAN.CNFRM).

f. The Plan is modified to comply with the requirements of the court's approved plan form.

g. In the event of any differences between the terms of the Plan and this Order, the terms of this Order shall control. This Order supersedes and modifies any contrary or inconsistent terms of the Plan.

h. The Court previously entered the Procedures Order and it continues to apply in this case. Debtors and counsel should review the Procedures Order again and, in particular, the provisions governing post-confirmation matters.

i. The Debtors have checked the box "none" in section IV of the Plan. Therefore, all language in section IV of the Plan after the end of the first full paragraph of section IV of the plan (which ends "or any Plan provision deviating from this form.") is hereby stricken and shall not apply in this case. In particular (but

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without limitation), all terms in section IV(A), (B), (C) and (D) of the Plan are stricken and shall not apply in this case. As set forth in the Plan, any nonstandard plan provision in the Plan (i.e. a plan provision not otherwise included in the Court's mandatory chapter 13 form, Form F 3015-1.01.CHAPTER13.PLAN, or any plan provision deviating from that form) is ineffective and hereby stricken.

j. If the Plan includes addendum F 3015-1.1.ADDENDUM or any similar addendum, that addendum is hereby disapproved. The F 3015-1.1.ADDENDUM is no longer an approved form in this district. The form was unanimously withdrawn as an approved form by the judges of this district on June 1, 2012.

k. If Attachment A, B, C or D is attached to the Plan (or any other attachment), that attachment is hereby disapproved and stricken.

l. The last sentence of section II(A) of the Plan is hereby stricken and shall not apply in this case.

5. Direct Payments and Related Matters

a. As discussed on the record, the Debtors will be responsible for making all of the following payments directly to creditors during the chapter 13 case (collectively, "Direct Payments"):

All payments for the automobile loan for the 2018 Chevy Silverado in the approximate amount of \$700.50 per month. (Creditor: LBS Financial Credit Union).

b. As used in this order, the term "Direct Payments" means (i) all payments described in the preceding paragraph 5(a) of this order which the Debtors are responsible for paying directly to creditors at any time during this case and (ii) any other payments to be made by or on behalf of the Debtors directly to any creditor during the term of the Plan. Direct Payments are required obligations under the terms of the confirmed Plan for all purposes and, therefore, (among other things) constitute required "payments under the plan" within the meaning of 11 U.S.C. § 1328(a). As discussed in paragraph 5(e) below, Debtors must provide proof that all Direct Payments are paid during the case.

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c. With Court permission, the Bankruptcy Code often permits debtors to sell, abandon or refinance property of the estate during a chapter 13 case or obtain other financing on a secured or unsecured basis. However, court permission in advance is required to do so. Therefore, if the Debtors seek to sell, transfer, give away, abandon or refinance property (including, but not limited to, collateral for the obligations which are paid by Direct Payments) or obtain any other financing, the Debtors must file an appropriate motion to obtain a court order prior to selling, abandoning, transferring, giving away or refinancing property or obtaining other financing. Likewise, if in preparing to sell, abandon or refinance property or otherwise transfer property or obtaining financing, the Debtors desire to discontinue, suspend or otherwise not timely pay the Direct Payments, the Debtors must file a motion to modify the Plan (to excuse the payments) prior to defaulting in making Direct Payments in order to modify the stream of payments due under the terms of the confirmed Plan and avoid a default under the Plan and section 1328(a).

d. The Debtors shall timely (1) pay to the Trustee all payments by each monthly due date, (2) pay all other obligations arising under the Plan or in the case including, but not limited to, Direct Payments and (3) comply with all provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, local bankruptcy rules, the Procedures Order and this order. Failure to do so may result (depending on the circumstances) in dismissal of the case with or without a bar to re-filing pursuant to 11 U.S.C. § 109(g)(1) (and other applicable law) or denial of discharge.

e. **Yearly Reports.** Once a year, for any year in which the Debtors were required to make any Direct Payments, the Debtors shall file and serve a cumulative report regarding Direct Payments. The report shall be filed each January. So, for example, if the Debtors are required to make any Direct Payments at any time in 2021, then between January 1, 2022 and January 31, 2022, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2021. Likewise, if the Debtors are required to make any Direct Payments at any time in 2022, then between January 1, 2023 and January 31, 2023, the Debtors shall file a cumulative report regarding all Direct Payments made during the case for the period from the petition date to December 31, 2022. Thereafter, the Debtors shall continue to file such reports each January covering the entire post-petition period from the petition date to the December 31st preceding the January in which the report is filed until (a) entry of discharge, (b) conversion of this case to another chapter or (c) dismissal of this case. Each report

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shall include a declaration by the Debtors with a table stating whether and when the Debtors made all Direct Payments. The table in the declaration should include dates of each payment, amounts of each payment and the payee of each payment. Appropriate legible backup documentation should be attached to the declaration which demonstrates all payments were made. Each time the Debtors make Direct Payments they should retain copies of the checks or other instruments used to make the payments in order to attach such backup documentation to the annual declaration. The annual declaration shall be filed with the Court no later than January 31st each year and served on the Trustee by the same date. No annual declaration or other pleading is required for any year in which the Debtors were not required to make any Direct Payments.

f. If the Debtors later seek to convert this case to another chapter or to dismiss this case or to file a motion to modify the Plan in order to suspend, reduce or modify payments under the Plan (such as Direct Payments, payments to the Trustee or any other Plan obligations), the Court hereby sets a deadline for doing so. The deadline for seeking to dismiss or convert this case or to file the motion to modify the Plan is twenty-eight days after the due date for the first monthly payment to the Trustee, Direct Payment, mortgage payment, lease obligation or other Plan obligation that the Debtors fail to pay timely. In other words, the deadline to seek conversion or dismissal of this case or modification of the Plan is twenty-eight days after the first default under the terms of the Plan, the local rules or other applicable law.

Party Information

Debtor(s):

Kevin Hargrove

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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11:00 AM

6:21-11210 Kevin Hargrove

Chapter 13

#19.00 Hrg re status conference regarding confirmation of the chapter 13 plan

FROM: 4-21-21, 8-23-21

Docket 1

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Based on the agreement of the parties, the Court intends to enter an order confirming the chapter 13 plan proposed in this case using the agreed terms. Counsel must appear at the confirmation hearing to approve the terms of confirmation and the confirmation order but debtors need not appear. Likewise, the debtors need not appear for the status conference (but counsel should appear). Instead, the status conference will be continued and conducted with the debtors on another date (most likely by video). Appearances by special counsel (for debtors) are permissible today for both the confirmation hearing and the status conference. Whoever appears for the debtors must review the proposed terms of the confirmation order prior to the hearing and be prepared to approve the form of the confirmation order at the hearing.

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CONT... Kevin Hargrove

Chapter 13

Party Information

Debtor(s):

Kevin Hargrove

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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Wednesday, September 1, 2021

Hearing Room 304

11:00 AM

6:21-11332 Minh The Doan

Chapter 13

#20.00 Confirmation of Chapter 13 Plan

FROM: 5-5-21, 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Minh The Doan

Represented By
Lyly Nguyen

Trustee(s):

Rod Danielson (TR)

Pro Se

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11:00 AM

6:21-11332 Minh The Doan

Chapter 13

#21.00 Hrg re status conference regarding confirmation of the chapter 13 plan

From: 8-23-21

Docket 2

Tentative Ruling:

No appearances by debtors are required today but attorneys for debtors do need to appear.

This hearing will occur by video using Zoom (not CourtCall). Courtroom 304 has not yet transitioned to facilitate appearances simultaneously by video and in person. Hybrid hearings are not occurring in courtroom 304 at this time. Therefore, even though Judge Johnson's courtroom is now open for in-person hearings on all other matters, this hearing today will occur by Zoom only. No appearances will be possible in the courtroom for this matter. All parties should attend the hearing today by video using the following information:

Meeting URL: <https://cacb.zoomgov.com/j/1601246859>

Meeting ID: 160 124 6859

Password: 764723

Party Information

Debtor(s):

Minh The Doan

Represented By
Lyly Nguyen

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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1:30 PM

6:21-13882 Tammy Marie Sprague

Chapter 13

#22.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 2

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-13-21; CONT'D TO 1-24-22 AT 1:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Tammy Marie Sprague

Represented By
Kevin Tang

Trustee(s):

Rod Danielson (TR)

Pro Se

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1:30 PM

6:21-13894 Patricia Delgadillo Lomeli

Chapter 13

#23.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-13-21; CONT'D TO 1-24-22 AT 1:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Patricia Delgadillo Lomeli

Represented By
Jenny L Doling

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
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Hearing Room 304

1:30 PM

6:21-13959 Dennis M Wilhide, Jr. and Lisa Nanette Wilhide

Chapter 13

#24.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 2

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-13-21; CONT'D TO 1-24-22 AT 1:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Dennis M Wilhide Jr.

Represented By
Paul Y Lee

Joint Debtor(s):

Lisa Nanette Wilhide

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

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6:21-13989 William Drew Maze

Chapter 13

#25.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 1

***** VACATED *** REASON: CASE DISMISSED 8-9-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

William Drew Maze

Represented By
Nathan Fransen

Trustee(s):

Rod Danielson (TR)

Pro Se

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6:21-14065 Julie Ann Hathaway

Chapter 13

#26.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 2

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-13-21; CONT'D TO 1-24-22 AT 1:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Julie Ann Hathaway

Represented By
David Lozano

Trustee(s):

Rod Danielson (TR)

Pro Se

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Hearing Room 304

1:30 PM

6:21-14125 Kimberly Elaine Taylor

Chapter 13

#27.00 Hrg re status conference regarding confirmation of the chapter 13 plan

Docket 2

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-13-21; CONT'D TO 1-24-22 AT 1:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kimberly Elaine Taylor

Represented By

Ramiro Flores Munoz

Trustee(s):

Rod Danielson (TR)

Pro Se

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2:00 PM

6:17-11313 Esperanza Ceja Juarez

Chapter 13

#28.00 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 86

***** VACATED *** REASON: NTC OF VOLUNTARY DISMISSAL
FILED 8/10/21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Esperanza Ceja Juarez

Represented By
Julie J Villalobos

Trustee(s):

Rod Danielson (TR)

Pro Se

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Hearing Room 304

2:00 PM

6:19-20115 Frederick Altamirano and Rebecca Ann Altamirano

Chapter 13

#29.00 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 85

***** VACATED *** REASON: NTC OF VOLUNTARY DISMISSAL
FILED 8-26-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Frederick Altamirano

Represented By
Todd L Turoci

Joint Debtor(s):

Rebecca Ann Altamirano

Represented By
Todd L Turoci

Trustee(s):

Rod Danielson (TR)

Pro Se

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Hearing Room 304

2:00 PM

6:20-14078 David E Morgan

Chapter 13

#30.00 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 55

***** VACATED *** REASON: NTC OF VOLUNTARY DISMISSAL
FILED 8-9-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David E Morgan

Represented By
Daniel C Sever

Trustee(s):

Rod Danielson (TR)

Pro Se

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Hearing Room 304

2:00 PM

6:19-11030 Erika Rubio Gutierrez

Chapter 13

#30.01 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 97

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Erika Rubio Gutierrez

Represented By
Paul Y Lee

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:18-14240 Joe Reyes, Jr. and Caryn Dee Rickett Reyes

Chapter 13

#30.02 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 61

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Joe Reyes Jr.

Represented By
Dana Travis

Joint Debtor(s):

Caryn Dee Rickett Reyes

Represented By
Dana Travis

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:19-11016 Alex Cordova

Chapter 13

#30.03 Hrg re trustee's motion to dismiss case regarding delinquency

Docket 56

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Alex Cordova

Represented By
Nicholas M Wajda

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:20-14915 Carlos Valdovinos and Geovanna A. Valdovinos

Chapter 13

#31.00 Hrg re objection of claim number 3-1 filed by LVNV Funding, LLC'S

Docket 89

Tentative Ruling:

Final Ruling. This motion has been set for hearing on regular notice pursuant to Rule 9013-1(d)(2) of the Local Bankruptcy Rules. Pursuant to Rule 9013-1(h), the failure of the trustee, creditors and other parties in interest to file written opposition at least fourteen days prior to the hearing is construed as consent to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Furthermore, because the court is granting the relief requested by the moving party and for which a *prima facie* case has been established, an actual hearing is not necessary. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Parties who have been properly served with the motion are considered in default and, as a consequence, the matter will be resolved without oral argument. *See* Rule 9013-1(j)(3).

No appearance is necessary.

For the reasons set forth in the motion, the Court hereby finds that sufficient grounds exist to grant the motion.

Counsel for the moving party shall prepare and upload a proposed order after the date and time of the hearing but no later than seven days thereafter. *See* LBR 9021-1(b)(1)(B) (stating that proposed orders shall be submitted "within 7 days" of the hearing but "must not be lodged prior to the hearing . . .").

Party Information

Debtor(s):

Carlos Valdovinos

Represented By
Sundee M Teeple

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

CONT... Carlos Valdovinos and Geovanna A. Valdovinos

Chapter 13

Joint Debtor(s):

Geovanna A. Valdovinos

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:20-14915 Carlos Valdovinos and Geovanna A. Valdovinos

Chapter 13

#32.00 Hrg re objection to claim number 46-1 filed by Navient Solution, LLC'S

Docket 91

***** VACATED *** REASON: NTC OF WIRHDRAWL FILED 8-25-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Carlos Valdovinos

Represented By
Sundee M Teeple

Joint Debtor(s):

Geovanna A. Valdovinos

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:20-14915 Carlos Valdovinos and Geovanna A. Valdovinos

Chapter 13

#33.00 Hrg re objection to claim number 50 filed by PYOD, LLC'S

Docket 93

Tentative Ruling:

Final Ruling. This motion has been set for hearing on regular notice pursuant to Rule 9013-1(d)(2) of the Local Bankruptcy Rules. Pursuant to Rule 9013-1(h), the failure of the trustee, creditors and other parties in interest to file written opposition at least fourteen days prior to the hearing is construed as consent to the granting of the motion. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Furthermore, because the court is granting the relief requested by the moving party and for which a *prima facie* case has been established, an actual hearing is not necessary. *See Boone v. Burk (In re Eliapo)*, 468 F.3d 592, 602 (9th Cir. 2006). Parties who have been properly served with the motion are considered in default and, as a consequence, the matter will be resolved without oral argument. *See* Rule 9013-1(j)(3).

No appearance is necessary.

For the reasons set forth in the motion, the Court hereby finds that sufficient grounds exist to grant the motion.

Counsel for the moving party shall prepare and upload a proposed order after the date and time of the hearing but no later than seven days thereafter. *See* LBR 9021-1(b)(1)(B) (stating that proposed orders shall be submitted "within 7 days" of the hearing but "must not be lodged prior to the hearing . . .").

Party Information

Debtor(s):

Carlos Valdovinos

Represented By
Sundee M Teeple

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

CONT... Carlos Valdovinos and Geovanna A. Valdovinos

Chapter 13

Joint Debtor(s):

Geovanna A. Valdovinos

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:17-14231 David L. Perkins and Gina L. Perkins

Chapter 13

#33.01 Hrg re status conference regarding post-confirmation default

ADVANCED FROM 3:30 P.M. TO 2:00 P.M.

Docket 0

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David L. Perkins

Represented By
Michael Smith
Sundee M Teeple

Joint Debtor(s):

Gina L. Perkins

Represented By
Michael Smith
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:20-17399 Clare Bersola Geli

Chapter 13

#34.00 Confirmation of Chapter 13 Plan

Docket 0

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 7-21-21; CONT'D TO 11-22-21 AT 4:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Clare Bersola Geli

Represented By
Barry E Borowitz

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13707 Sonya Yvonne Wright

Chapter 13

#35.00 Confirmation of Chapter 13 Plan

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 7-21-21; CONT'D TO 11-22-21 AT 4:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Sonya Yvonne Wright

Represented By
Timothy S Huyck

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13740 Salvador Colchado G

Chapter 13

#36.00 Confirmation of Chapter 13 Plan

Docket 1

***** VACATED *** REASON: CASE DISMISSED 7-26-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Salvador Colchado G

Pro Se

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13772 Yvonne Sophia Bakaleinioff

Chapter 13

#37.00 Confirmation of Chapter 13 Plan

Docket 1

***** VACATED *** REASON: CASE DISMISSED 7-27-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Yvonne Sophia Bakaleinioff

Pro Se

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13798 Brian Stanley and Susan Stanley

Chapter 13

#38.00 Confirmation of Chapter 13 Plan

Docket 6

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 7-21-21; CONT'D TO 11-22-21 AT 4:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Brian Stanley

Represented By
Sundee M Teeple

Joint Debtor(s):

Susan Stanley

Represented By
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13873 Lacrezia Carmella Hewitt

Chapter 13

#39.00 Confirmation of Chapter 13 Plan

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-3-21;
CONT'D TO 11-22-21 AT 4:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Lacrezia Carmella Hewitt

Pro Se

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:00 PM

6:21-13879 Quincy Lamont Taylor

Chapter 13

#40.00 Confirmation of Chapter 13 Plan

Docket 2

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 7-21-21; CONT'D TO 11-22-21 AT 4:30 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Quincy Lamont Taylor

Represented By
Christopher Hewitt

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

2:30 PM

6:21-14202 Salvador Colchado G

Chapter 13

#40.01 Hrg re motion in individual case for order imposing a stay or continuing the automatic stay

Docket 27

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Salvador Colchado G	Pro Se
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Movant(s):

Salvador Colchado G	Pro Se
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Trustee(s):

Rod Danielson (TR)	Pro Se
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**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:00 PM

6:15-18298 Jason Neil Anderson and Elizabeth Estel Anderson

Chapter 13

#41.00 Hrg re status conference regarding application of discharge

FROM: 4-21-21

CASE DISCHARGE 6-8-21

Docket 66

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Jason Neil Anderson

Represented By
Arturo A Burga
Randy Alexander

Joint Debtor(s):

Elizabeth Estel Anderson

Represented By
Arturo A Burga
Randy Alexander

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:00 PM

6:17-12808 Don D Pineda and Trinidad B Pineda

Chapter 13

#42.00 Hrg re status conference regarding application of discharge

FROM: 4-21-21

CASE DISCHARGE 4-28-21

Docket 53

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Don D Pineda

Represented By
Gary J Holt

Joint Debtor(s):

Trinidad B Pineda

Represented By
Gary J Holt

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:00 PM

6:17-17743 Kyle Christopher Core

Chapter 13

#43.00 Hrg re status conference regarding application of discharge

FROM: 11-18-20, 1-13-21, 4-21-21

CASE DISCHARGE 5-13-21

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kyle Christopher Core

Represented By
Mona V Patel

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:00 PM

6:19-11456 Kathryn Dolores Svatos

Chapter 13

#44.00 Hrg re status conference regarding application of discharge

FROM: 4-21-21

CASE DISCHARGE 5-13-21

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Kathryn Dolores Svatos

Represented By
Michael E Clark

Trustee(s):

Rod Danielson (TR)

Pro Se

United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:15-18431 Rebecca L Martin

Chapter 13

#45.00 Hrg re status conference regarding application of discharge

CASE DISCHARGE 8-31-21

Docket 114

*** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-31-21

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rebecca L Martin

Represented By
Javier H Castillo

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:15-21429 Juan Navarro

Chapter 13

#46.00 Hrg re status conference regarding application of discharge

Docket 138

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-31-21; CONT'D TO 9-15-21 AT 3:15 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Juan Navarro

Represented By
Tamar Terzian
Stephen Braun

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:15-22318 Donnie Lee Patterson, Jr. and Clivia Lengwinat-Patterson

Chapter 13

#47.00 Hrg re status conference regarding application of discharge

CASE DISCHARGED 6-8-21

Docket 49

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Donnie Lee Patterson Jr.

Represented By
Stephen R Wade
W. Derek May

Joint Debtor(s):

Clivia Lengwinat-Patterson

Represented By
Stephen R Wade
W. Derek May

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:16-13934 Rick A Toczek and Denise A Toczek

Chapter 13

#48.00 Hrg re status conference regarding application of discharge

CASE DISCHARGED 6-8-21

Docket 75

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Rick A Toczek

Represented By
Julie J Villalobos

Joint Debtor(s):

Denise A Toczek

Represented By
Julie J Villalobos

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:16-21085 Thomas Webster Allen Mays and Brandi Mays

Chapter 13

#49.00 Hrg re status conference regarding application of discharge

CASE DISCHARGE 8-30-21

Docket 82

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Thomas Webster Allen Mays

Represented By
Halli B Heston

Joint Debtor(s):

Brandi Mays

Represented By
Halli B Heston

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:18-15252 Susan Janet Perez

Chapter 13

#50.00 Hrg re status conference regarding application of discharge

CASE DISCHARGE 8-30-21

Docket 58

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Susan Janet Perez

Represented By
Edward T Weber

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:15 PM

6:18-16394 Maria Azusena Rincon

Chapter 13

#51.00 Hrg re status conference regarding application of discharge

CASE DISCHARGED 6-8-21

Docket 1

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-30-21**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

Maria Azusena Rincon

Represented By
Michelle A Marchisotto

Trustee(s):

Rod Danielson (TR)

Pro Se

**United States Bankruptcy Court
Central District of California
Riverside
Judge Wayne Johnson, Presiding
Courtroom 304 Calendar**

Wednesday, September 1, 2021

Hearing Room 304

3:30 PM

6:17-14231 David L. Perkins and Gina L. Perkins

Chapter 13

#52.00 Hrg re status conference regarding post-confirmation default

Docket 0

***** VACATED *** REASON: SCHEDULING ORDER ENTERED 8-31-21; ADVANCED TO 9-1-21 AT 2:00 P.M.**

Tentative Ruling:

- NONE LISTED -

Party Information

Debtor(s):

David L. Perkins

Represented By
Michael Smith
Sundee M Teeple

Joint Debtor(s):

Gina L. Perkins

Represented By
Michael Smith
Sundee M Teeple

Trustee(s):

Rod Danielson (TR)

Pro Se